

LICENSED OFFICE: (CREDITOR)

Finance, Inc.

A Subsidiary of American General Corporation

AMERICAN GENERAL FINANCE, INC.  
1842 OPELIKA ROAD  
MOBILE, AL 36683

FEDERAL  
DISCLOSURE  
STATEMENTAMERICAN  
GENERAL

ALABAMA

Account Number

10125114

BORROWER(S) (NAME &amp; ADDRESS)

MASCO, JR., GEORGE,  
Rt 2 BOX 451 LOT 26  
TOSCANO, AL 36083

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of First Payment <input type="checkbox"/> Amount of First Payment <input type="checkbox"/> Amount of Second Payment	Amount of Other Payments	Total Number of Payments # Term of Loan	Late Charge
12/09/93	01/09/94		12/08/95	99.25	99.25	24	\$100

13. 1999.17 Amount Financed

25. 161.53 FINANCE CHARGE

1. 11.54 % ANNUAL PERCENTAGE RATE

15. 7737.111 Total of Payments

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)

FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)

ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)

TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed the amount shown above and not less than \$.50. (Does not apply to interest bearing loans.)

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.☒ may ☐ will not be entitled to a refund of part of the finance charge.

## SECURITY

You are giving a security interest in:

☐ The goods or property being purchased☒ Motor vehicle 1-1982 Datsun FX Pick-Up VIN #JN6MD06Y8CW100641;☒ Other 1 Remington 12gauge Shotgun; 2 GE VCR;☐ You are giving a security interest in your real estate located at:☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

INSURANCE: Credit life insurance, credit disability insurance and credit involuntary unemployment insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no credit life coverage during the three day rescission period.

Type	Premium	Signature	
Single Decreasing Term Credit Life	\$ N/A	I want single credit life insurance.	First Named Borrower
Joint Decreasing Term Credit Life	\$ N/A	We want joint credit life insurance.	First Named Borrower
		Signatures:	Second Named Borrower
Single Decreasing Term Credit Life & Single Disability	\$ 109.57	I want single credit life and disability insurance.	First Named Borrower
Joint Decreasing Term Credit Life & Single Disability on First Named Borrower	\$ N/A	We want joint credit life and single disability insurance.	First Named Borrower
		Signatures:	Second Named Borrower
Involuntary Unemployment Insurance	\$ N/A	I want Involuntary unemployment insurance.	First Named Borrower
		Signature:	

## CREDIT INSURANCE (LIFE AND DISABILITY AND INVOLUNTARY UNEMPLOYMENT) CANCELLATION OPTION

CANCELLATION: If you desire to do so you may, without penalty or obligation, within fifteen days for life and disability or thirty days for involuntary unemployment insurance from the date of loan set forth above, cancel, all but not part of, the credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of all credit insurance premiums will be made.

## PERSONAL PROPERTY INSURANCE DISCLOSURE

You are not required to purchase or to have property insurance to secure this loan. If you choose to have such insurance and the amount financed and value of the property exceeds \$300, you may obtain property insurance from anyone you want. You should consider any homeowner's or other insurance which you may already have when deciding to purchase property insurance with this loan.

Within 15 days of purchasing property insurance on this loan and providing you have no claims, you may obtain a full refund of the cost of the insurance by surrendering your policy or by making a written request to this office for cancellation of the policy.

If you get property insurance from or through the creditor, it will be for a term of 36 months and you will pay \$ 54.90

I/We want property insurance.

George MASON JR. Signature  
Signature

You may obtain physical damage insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get physical damage insurance from or through the creditor, it will be for a term of N/A months and you will pay \$ N/A

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We have received a copy of this Federal Disclosure Statement.

George MASON JR. 11-8-93  
First Named Borrower Date  
Second Named Borrower (If Applicable) Date

EXHIBIT

D

PAYEE (WE, US, OUR)

Finance, Inc.  
A Subsidiary of American General Corporation

NOTE

AMERICAN GENERAL FINANCE, INC.  
1848 OPELIKA ROAD  
AUBURN

ALABAMA 36030

ACCOUNT NO. TYPE DATE FINANCE CHARGE BEGINS TO ACCRUE  
IF DIFFERENT FROM DATE OF NOTE  
30485003 11 12/08/93

BORROWER(S) (NAMES &amp; ADDRESSES)

MASON, JR, GEORGE,  
RT 2 BOX 451 LOT 26  
TUSKEGEE, AL 36083

Date of Note	First Payment Due Date	Other Payments Due on Same Day of Each Month	First Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Payment	Final Payment Due Date	Final Payment Amount	Final Payment Due Date	Final Payment Amount
12/08/93	01/08/94		12/08/95	99.25	99.25	74	12/08/95	\$100		

Your interest will be computed by the method shown here. See A. or B. below for specific provisions.

## ITEMIZATION OF AMOUNT FINANCED

1. \$100.00 Premium to Life Insurance Co. (Joint Coverage)	9. Appraisal for Appraisal Fee	PAID TO
2. \$38.11 Premium to Life Insurance Co. (Single Coverage)	10. Mortgage Impairment Ins.	PAID TO
3. \$71.36 Premium to Disability Insurance Co.	11. Title Exam Fee/Title Insurance	PAID TO
4. \$54.90 Premium to Property Insurance Co.	12. Taxes Paid to Gov. Agency	PAID TO
5. \$10.00 Premium to Physical Damage Insurance Co.	13. Abstract Fee	PAID TO
6. \$10.00 Premium to Non Filing Insurance Co.	14. Insolvency Unemployment Insurance	PAID TO
7. \$10.00 Paid to Public Officials for Certificates of Title Fees	15. Paid on Prior Account with Lender	
8. \$10.00 Paid to Public Officials for Recording and Release Fees	16. Amount Paid to you or on your behalf itemized below	
17. \$1920.47 Amount Financed (Sum of lines 1 thru 16)	% Agreed Rate of Charge	
18. \$461.53 FINANCE CHARGE	Interest Surcharge	
19. \$21.60 % ANNUAL PERCENTAGE RATE	Prepaid Finance Charge (Points)	
20. \$2382.00 Total of Payments	Interest	
	Principal Amount of Loan	
	(17 + 18)	
	\$1945.47	
	\$662.03	

In this note, the words you, yours and your mean each and all of those who signed it as a Borrower. The words we, us and our mean Payee (Creditor).

A. INTEREST BEARING: If shown above, you agree to pay the Principal Amount of Loan together with interest on the unpaid principal balances at the Agreed Rate of Charge set forth. The total of the Principal Amount of Loan and such scheduled interest is to be repaid in monthly installments.

B. PRECOMPUTED: If shown above, you agree to pay the Total of Payments shown which includes the Amount Financed and Charges to maturity which have been precomputed at a rate authorized by law to yield the Annual Percentage Rate set forth assuming all payments are made as scheduled.

## THE FOLLOWING APPLIES TO PRECOMPUTED LOANS ONLY:

DEFAULT CHARGE: If you fail to pay an installment within 10 days of the date it is due, we may charge you 5% of the past due amount of the installment not to exceed the amount shown above and not less than 50¢.

DEFERRAL CHARGE: If we agree, you may postpone or defer the payment of any one or more wholly unpaid scheduled payments of the loan, and we may charge you an additional charge for each full month that any wholly unpaid scheduled payments are outstanding after the due date of each such scheduled payment equal to that proportion of the finance charge which the amount of the deferred monthly scheduled payment bears to the sum of all monthly balances originally scheduled.

PREPAYMENT IN FULL REBATE: You may prepay this loan in full at any time and receive a rebate credit of the unearned portion of the interest charge computed on the Rule of 78's as of the nearest scheduled payment due date. No refund of less than \$1.00 will be made. If this loan is renewed or refinanced by us or our affiliate within 90 days from the loan date, then the interest charge shall be refunded on a daily pro rata basis as of the date of such renewal or refinancing. No refund of the surcharge will be made except that, if this loan is paid in full by any means within 90 days from the loan date, the surcharge will be refunded on a daily pro rata basis; however, we may retain an amount of no less than \$4.00.

## THE FOLLOWING APPLIES TO ALL LOANS:

TIME OF REPAYMENT: The first payment shall be due on the date indicated and the following payments shall be due on the same day of each succeeding month to and including the Final Payment Due Date.

ATTORNEY FEES: If the amount borrowed is over \$300, you agree to pay reasonable attorney's fees should this loan be referred for collection to an attorney who is not a salaried employee of ours. Fees will not be in excess of 15% of the unpaid debt.

DELAY IN ENFORCEMENT: We may accept late payments or partial payments even though marked "payment in full", without losing any of our rights under this note. We may delay enforcing any of our rights under this note without losing them.

ENTIRE BALANCE DUE ON DEFAULT: If you don't pay a monthly installment on the day it is due, we may demand from you immediate payment of the entire amount of the unpaid principal balance of the loan and accrued but unpaid interest on such balance.

INTEREST AFTER FINAL DUE DATE: If there is any unpaid balance remaining on the Final Payment Due Date you agree to pay interest on that balance at the rates set forth, or at the highest lawful contract rate whichever is higher.

NSF CHECK CHARGE: In the event any payment made by check, draft, negotiable order of withdrawal or like instrument is dishonored by reason of insufficient funds in or on deposit in the depository institution, you agree to pay us a bad check charge of not more than the greater of either the amount shown above or an amount equal to the actual charge made by the depository institution for the return of unpaid or dishonored instruments.

CO-MAKERS: If you are signing this note as a co-maker, you understand that you are equally responsible with the borrower, although we may sue either of you. We are not required by law to notify you if this note is paid off. We can also alter the terms of payment and release a lien from any security without notifying you.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this note and a copy of the Statement of Disclosure on a separate sheet.

SIGNATURE: You have signed this note on the date of note in the presence of the persons identifying themselves below as witnesses.

NOTICE: The following NOTICE applies if you were referred to us by a seller of consumer goods or services and a substantial portion of the proceeds of this loan is used for the purchase of consumer goods from that seller:

## NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT!

Witness:

Witness:

Witness:

George Mason Jr. L.S. (Seal)

(SIGNATURE OF PRINCIPAL BORROWER)

L.S. (Seal)

(SIGNATURE OF OTHER BORROWER)

L.S. (Seal)

(SIGNATURE OF OTHER BORROWER)

001-00002 (D-F-H-L-M) ALABAMA MINI-CODE AND INTEREST AND USURY (7-93)

COPY

MASON0020

SECURED PARTY - MORTGAGEE

A Subsidiary of American General Corporation

AMERICAN GENERAL FINANCE, INC.  
1848 OPELISA ROAD  
BIRMINGHAM

ALABAMA 36002



ACCOUNT NO. 30485003  
DATE FINANCE CHARGE BEGINS TO ACCRUE  
IF DIFFERENT FROM DATE OF NOTE

MORTGAGOR(S) - DEBTOR(S) (NAME AND ADDRESS)

MASON, JR, GEORGE,  
PO BOX 451 LOT 26  
TUSKEGEE, AL 36083

Date of Note and Mktg	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of First Payment	Amount at Bottom Payment	Amount of Regular Payment	Total Number of Payments or Years of Loan
12/08/93	01/08/94		12/08/95	99.25		99.25	72

\$ 1979.47 Amount Financed

\$ 151.53 FINANCE CHARGE

21.60 % ANNUAL PERCENTAGE RATE

\$ 2382.00 Total of Payments

KNOW ALL MEN BY THESE PRESENTS that the above named Mortgagor(s) hereby mortgages and pledges to the Mortgagee herein above named, (a) that certain motor vehicle(s) described below, together with all equipment and accessories thereunto now and hereafter attached and/or (b) the hereinafter described personal property, situated at the address where Mortgagor now resides, as set forth in the hereinafter mentioned promissory note, as security for the payment of a promissory note in the amount, date and terms stated above, subject to acceleration in time of payment in event of failure of Mortgagor to keep and perform certain conditions, provisions and stipulations therein and herein contained. Reference is hereby made to said promissory note now on file in the office of Mortgagee for the particular provisions thereof. This mortgage shall also secure any obligations given by Mortgagor to Mortgagee, and any future advances; and for any further indebtedness which shall hereafter be owing to Mortgagee by Mortgagor. It is contemplated by the parties hereto that future advances may be made which shall be secured by the herein described property and by virtue thereof this mortgage is given as security, and as security for the performance by Mortgagor of each of the covenants and conditions set forth below:

The conditions of this mortgage are as follows:

To secure payment of all sums due hereunder and under any other obligation given by Mortgagor to Mortgagee, Mortgagor does hereby grant, convey and mortgage unto said Mortgagee the herein described property to have and to hold the same forever, provided that if said Mortgagor shall fully pay said Mortgagee all sums due in cash and shall keep and truly perform all agreements and covenants herein, the this mortgage shall be void, otherwise to remain in full force and effect. Mortgagor warrants that the title of said property is vested in Mortgagor free of all liens and encumbrances. This chattel mortgage is given as security for money advanced.

Mortgagor shall keep said property free from all attachments, executions, liens, taxes and encumbrances, shall not use the same nor permit it to be used illegally, for hire, in any contest, or to be transferred, whether voluntarily or involuntarily and shall not remove the automobile from this state or remove the herein described furniture from the address where located on this date without the Mortgagee's written permission. Neither loss of nor injury to said property shall relieve Mortgagor from his obligations hereunder. Mortgagee, or the holder of this mortgage, is expressly given the right to go on public or private property in enforcing any of Mortgagee's rights hereunder without the same in any manner constituting a trespass against the Mortgagor(s) herein; consent to such entering by Mortgagee on public or private property is expressly given by Mortgagor(s).

The property described herein shall be at the Mortgagor's risk and Mortgagor shall procure and maintain for the term hereof insurance against all physical damage risks at Mortgagor's expense all in such form and for such amount as Mortgagee may legally require, the proceeds thereof to be payable to the Mortgagee and Mortgagee as their interests shall appear. In the event Mortgagor does not secure or maintain such insurance as Mortgagee may legally require to be in effect for the term hereof, the Mortgagee may declare this instrument in default or as creditor of the Mortgagee may purchase such insurance effective from the beginning of the term hereof and at any time, and from time to time thereafter, although nothing herein contained shall impose upon the Mortgagee the duty so to do and Mortgagee may add the cost thereof to Mortgagee's indebtedness secured by this instrument; and the Mortgagee agrees to reimburse the Mortgagee for the actual cost of such insurance to the extent the same is not included in Mortgagee's indebtedness owing to Mortgagee, the amount of such reimbursement together with interest thereon at an annual percentage rate equivalent to that charged on Mortgagor's indebtedness to constitute an additional obligation of the Mortgagor hereunder and to be paid in equal installments over the term of the insurance.

Mortgagor, where authorized by law hereby assigns to the Mortgagee any monies not in excess of the unpaid balance of indebtedness which this instrument secures which may become payable under such other insurance including return on unearned premiums, and directs any insurance company to make payment directly to Mortgagee to be applied to said unpaid indebtedness and hereby appoints Mortgagee as attorney-in-fact to endorse any draft. In the event of default under the terms of this instrument, Mortgagee is authorized to cancel said insurance and credit any premium refund received against such unpaid indebtedness. All policies may be retained by Mortgagee. Any insurance collected by Mortgagee may be applied at Mortgagee's option to the repair and restoration of said property, or upon the indebtedness of Mortgagor. Mortgagor agrees to repay Mortgagee on demand any payment made by Mortgagee preserving or protecting the lien of this mortgage against attachments, executions, and other claims of lien, Mortgagor shall pay all filing fees and state stamp taxes.

Description of Mortgaged Property now located in or about Mortgagor's premises at the residence set forth above (in addition to the Motor Vehicle(s), if any, described herein.

All property listed as security, in a certain Federal Disclosure Statement executed by and delivered to the Mortgagor(s) on even date.

INSURANCE - The Mortgagor(s) will provide insurance against loss of or damage to the property as the Mortgagee may reasonably require if the amount financed, less any charges for insurance, is \$300 or more and the value of the property is \$300 or more.

Year	Make	Model	Body Type	Vehicle Identification No.	M-U	No. Cyls.
1982	Dats	PK	PU	JN6MD06Y8CH100641	U	04

All of the covenants and obligations herein contained shall be considered joint and several covenants and obligations of each maker and co-maker hereof.

IN WITNESS WHEREOF, the Debtor(s) have hereunto set their hands and seals on the Date of Note.

ACCEPTED:

*[Signature]*  
(Name of Secured Party)

SIGNED:

*George Mason Jr.* (SEAL)

BY

*[Signature]*  
His Agent  
Secured Party

Mortgagor(s) (SEAL)

SEE REVERSE SIDE FOR ADDITIONAL PROVISIONS

001-00002 (D-F-H-L-N) ALABAMA MINI-CODE AND INTEREST AND USURY (7-93)

COPY



# Yosemite Insurance Company

Suite 611, One Embarcadero Center • San Francisco, California 94111-3671  
A Subsidiary of American General Corporation

A STOCK COMPANY

Property Insured  
PERSONAL PROPERTY OF THE DEBTOR,  
IN WHICH THE NAME INSURED  
(CREDITOR) HAS A FINANCIAL INTEREST  
THROUGH AN INSTALLMENT OBLIGATION.

CREDITOR  
+  
AMERICAN GENERAL FINANCE, INC.  
1848 OPELIKA ROAD  
AUBURN

IMPORTANT  
ADDRESS ALL CORRESPONDENCE TO  
YOSEMITE INSURANCE COMPANY  
P.O. BOX 159  
EVANSVILLE, INDIANA 47701-0159  
812-424-8031

CERTIFICATE NO. OR ACCOUNT NO. 80485004  
NAME AND ADDRESS OF DEBTOR  
MASON, JR, GEORGE,  
RT 2 BOX 451 LOT 26  
TUSKEGEE, AL, 36083  
NO & STREET  
CITY  
ALABAMA  
36830  
ZIP

EFFECTIVE  
DATE  
12/08/93

EXPIRATION  
DATE  
12/08/95

54.90

PROPERTY PREMIUM

AMOUNT OF  
PROPERTY INSURANCE  
\$ 1500.00

TERM OF  
PROPERTY  
INSURANCE  
24

REFER TO THE MASTER POLICY FOR THE ENTIRE CONTRACT WORDING  
THE MASTER POLICY YMP 801 MAY BE VIEWED DURING REGULAR  
BUSINESS HOURS AT THE OFFICE OF THE CREDITOR SHOWN ABOVE

## DEBTORS' CERTIFICATE OF INSURANCE

FREE EXAMINATION OF POLICY. Within the first FIFTEEN DAYS after this certificate is received, the  
Debtor may surrender it by delivering the certificate to the Insured through whom it was purchased. The  
full amount of the Debtor's premium will be refunded upon this surrender.

White Copy to Debtor and Canary Copy to Creditor/Insured  
Authorized Representative



PAYEE (WE, US, OUR)

AMERICAN GENERAL FINANCE, INC.  
A Subsidiary of American General CorporationAMERICAN GENERAL FINANCE, INC.  
1648 OPELIKA ROAD  
ADORN, AL

ALABAMA 36030



ACCOUNT NO.	TYPE	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE	Due Date
30485004	1		01
BORROWER(S) (NAME & ADDRESS)			
MASON, JR, GEORGE RI 2 BOX 451 LOT 26 TUCKER, AL 36083			
Date of Note	First Payment Due Date	Older Payments Due on Same Day of Each Month	Final Payment Due Date
02/15/93	04/01/93		11/01/95
Amount of First Payment		Amount of Balloon Payment	Amount of Payment
90.00		90.00	24
NSF Chg		Total Number of Payments	Rate Charge
		24	\$100
ITEMIZATION OF AMOUNT FINANCED			
1.3.000	Premium to Life Insurance Co. (Joint Coverage)	9. Appraiser for Appraisal Fee	PAID TO
2.5	Premium to Life Insurance Co. (Single Coverage)	10. Mortgage Impairment Ins.	PAID TO
3.5	Premium to Disability Insurance Co.	11. Title Exam Fee/Title Insurance	PAID TO
4.5	Premium to Property Insurance Co.	12. Taxes Paid to Gov. Agency	PAID TO
5.3.30	Premium to Physical Damage Insurance Co.	13. Abstract Fee	PAID TO
6.0000	Premium to Non Filing Insurance Co.	14. Other	PAID TO
7.5	Paid to Public Officials for Certificate of Title Fees	15. Paid on Prior Account with Lender	
8.0000	Paid to Public Officials for Recording and Releasing Fees	16. Amount Paid to you or on your behalf limited below	\$ 1545.91
17.5	1716.57 Amount Financed (Sum of Lines 1 thru 16)	% Agreed Rate of Charge	
18.5	152.08 FINANCE CHARGE	Interest Surcharge/Points	
19.	22.65 % ANNUAL PERCENTAGE RATE	Prepaid Finance Charge (Points)	
20.5	2158.71 Total of Payments	Interest	
		Principal Amount of Loan (17 + 18)	
		\$1741.67	

In this note, the words you, yours and your mean each and all of those who signed it as a Borrower. The words we, us and our mean Payee (Creditor).

A. INTEREST BEARING: If shown above, you agree to pay the Principal Amount of Loan together with interest on the unpaid principal balances at the Agreed Rate of Charge set forth. The total of the Principal Amount of Loan and such scheduled interest is to be repaid in monthly installments.

B. PRECOMPUTED: If shown above, you agree to pay the Total of Payments shown which includes the Amount Financed and Charges to maturity which have been precomputed at a rate authorized by law to yield the Annual Percentage Rate set forth assuming all payments are made as scheduled.

## THE FOLLOWING APPLIES TO PRECOMPUTED LOANS ONLY:

DEFAULT CHARGE: If you fail to pay an installment within 10 days of the date it is due, we may charge you 5% of the past due amount of the installment not to exceed the amount shown above and not less than 50¢.

DEFERRAL CHARGE: If we agree, you may postpone or defer the payment of any one or more wholly unpaid scheduled payments of the loan, and we may charge you an additional charge for each full month that any wholly unpaid scheduled payments are outstanding after the due date of each such scheduled payment equal to that proportion of the finance charge which the amount of the deferred monthly scheduled payment bears to the sum of all monthly balances originally scheduled.

PREPAYMENT IN FULL REBATE: You may prepay this loan in full at any time and receive a rebate credit of the unearned portion of the interest charge computed on the Rule of 78's as of the nearest scheduled payment due date. No refund of less than \$1.00 will be made. If this loan is renewed or refinanced by us or our affiliate within 90 days from the loan date, then the interest charge shall be refunded on a daily pro rata basis as of the date of such renewal or refinancing. No refund of the surcharge will be made except that, if this loan is paid in full by any means within 90 days from the loan date, the surcharge will be refunded on a daily pro rata basis; however, we may retain an amount of no less than \$4.00.

## THE FOLLOWING APPLIES TO ALL LOANS:

TIME OF REPAYMENT: The first payment shall be due on the date indicated and the following payments shall be due on the same day of each succeeding month to and including the Final Payment Due Date.

ATTORNEY FEES: If the amount borrowed is over \$300, you agree to pay reasonable attorney's fees should this loan be referred for collection to an attorney who is not a salaried employee of ours. Fees will not be in excess of 15% of the unpaid debt.

DELAY IN ENFORCEMENT: We may accept late payments or partial payments even though marked "payment in full", without losing any of our rights under this note. We may delay enforcing any of our rights under this note without losing them.

ENTIRE BALANCE DUE ON DEFAULT: If you don't pay a monthly installment on the day it is due, we may demand from you immediate payment of the entire amount of the unpaid principal balance of the loan and accrued but unpaid interest on such balance.

INTEREST AFTER FINAL DUE DATE: If there is any unpaid balance remaining on the Final Payment Due Date you agree to pay interest on that balance at the rates set forth, or at the highest lawful contract rate whichever is higher.

NSF CHECK CHARGE: In the event any payment made by check, draft, negotiable order of withdrawal or like instrument is dishonored by reason of insufficient funds in or on deposit in the depository institution, you agree to pay us a bad check charge of not more than the greater of either the amount shown above or an amount equal to the actual charge made by the depository institution for the return of unpaid or dishonored instruments.

CO-MAKERS: If you are signing this note as a co-maker, you understand that you are equally responsible with the borrower, although we may sue either of you. We are not required by law to notify you if this note is paid off. We can also alter the terms of payment and release a lien from any security without notifying you.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this note and a copy of the Statement of Disclosure on a separate sheet.

SIGNATURE: You have signed this note on the date of note in the presence of the persons identifying themselves below as witnesses.

NOTICE: The following NOTICE applies if you were referred to us by a seller of consumer goods or services and a substantial portion of the proceeds of this loan is used for the purchase of consumer goods from that seller:

## NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT!

Witness: George Mason Jr. L.S. (Seal)  
(SIGNATURE OF PRINCIPAL BORROWER)

Witness: Becky Lealbetter L.S. (Seal)  
(SIGNATURE OF OTHER BORROWER)

Witness: \_\_\_\_\_ L.S. (Seal)  
(SIGNATURE OF OTHER BORROWER)

001-00002 (D-F-H-L-M) ALABAMA MINI-CODE (10-92)

SECURED PARTY - MORTGAGEE Finance, Inc.  
A Subsidiary of American General Corporation

AMERICAN GENERAL FINANCE, INC.  
1849 OPELIKA ROAD  
MOBILE, AL

ALABAMA 36604

ACCOUNT NO. TYPE DATE FINANCE CHARGE BEGINS TO ACCRUE  
IF DIFFERENT FROM DATE OF NOTE

MORTGAGOR(S) - DEBTOR(S) (NAME & ADDRESS)

MR. J. R. COOPER,  
PI 2 BOX 451 BOX 25  
MONTICELLO AL 36043

Amount of First Payment  
Amount of Balloon Payment  
Total Number of Payments  
Amount of Regular Payment

Date of Note and this Mgt.	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of Regular Payment	Total Number of Payments
02/15/03	02/15/03		02/15/06	116.25	24

\$ 7,716.57 Amount Financed  
\$ 163.04 FINANCE CHARGE  
7.66 % ANNUAL PERCENTAGE RATE  
\$ 7,879.61 Total of Payments

KNOW ALL MEN BY THESE PRESENTS that the above named Mortgagor(s) hereby mortgages and pledges to the Mortgagee herein above named, (a) that certain motor vehicle(s) described below, together with all equipment and accessories thereunto now and hereafter attached and/or (b) the hereinafter described personal property, situated at the address where Mortgagor now resides, as set forth in the hereinafter mentioned promissory note, as security for the payment of a promissory note in the amount, date and terms stated above, subject to acceleration in time of payment in event of failure of Mortgagor to keep and perform certain conditions, provisions and stipulations therein and herein contained. Reference is hereby made to said promissory note now on file in the office of Mortgagee for the particular provisions thereof. This mortgage shall also secure any obligations given by Mortgagor to Mortgagee, and any future advances; and for any further indebtedness which shall hereafter be owing to Mortgagee by Mortgagor. It is contemplated by the parties hereto that future advances may be made which shall be secured by the herein described property and by virtue thereof this mortgage is given as security, and as security for the performance by Mortgagor of each of the covenants and conditions set forth below.

The conditions of this mortgage are as follows:  
To secure payment of all sums due hereunder and under any other obligation given by Mortgagor to Mortgagee, Mortgagor does hereby grant, convey and mortgage unto said Mortgagee the herein described property to have and to hold the same forever, provided that if said Mortgagor shall fully pay said Mortgagee all sums due in cash and shall keep and truly perform all agreements and covenants herein, the this mortgage shall be void, otherwise to remain in full force and effect. Mortgagor warrants that the title of said property is vested in Mortgagor free of all liens and encumbrances. This chattel mortgage is given as security for money advanced.

Mortgagor shall keep said property free from all attachments, executions, liens, taxes and encumbrances, shall not use the same nor permit it to be used illegally, for hire, in any contest, or to be transferred, whether voluntarily or involuntarily and shall not remove the automobile from this state or remove the herein described furniture from the address where located on this date without the Mortgagee's written permission. Neither loss of nor injury to said property shall relieve Mortgagor from his obligations hereunder. Mortgagee, or the holder of this mortgage, is expressly given the right to go on public or private property in enforcing any of Mortgagee's rights hereunder without the same in any manner constituting a trespass against the Mortgagor(s) herein; consent to such entering by Mortgagee on public or private property is expressly given by Mortgagor(s).

The property described herein shall be at the Mortgagor's risk and Mortgagor shall procure and maintain for the term hereof insurance against all physical damage risks at Mortgagor's expense all in such form and for such amount as Mortgagee may legally require, the proceeds thereof to be payable to the Mortgagee and Mortgagee as their interests shall appear. In the event Mortgagor does not secure or maintain such insurance as Mortgagee may legally require to be in effect for the term hereof, the Mortgagee may declare this instrument in default or as creditor of the Mortgagor may purchase such insurance effective from the beginning of the term hereof and at any time, and from time to time thereafter, although nothing herein contained shall impose upon the Mortgagee the duty so to do and Mortgagee may add the cost thereof to Mortgagor's indebtedness secured by this instrument; and the Mortgagor agrees to reimburse the Mortgagee for the actual cost of such insurance to the extent the same is not included in Mortgagor's indebtedness owing to Mortgagee, the amount of such reimbursement together with interest thereon at an annual percentage rate equivalent to that charged on Mortgagor's indebtedness to constitute an additional obligation of the Mortgagor hereunder and to be paid in equal installments over the term of the insurance.

Mortgagor, where authorized by law hereby assigns to the Mortgagee any monies not in excess of the unpaid balance of indebtedness which this instrument secures which may become payable under such other insurance including return on unearned premiums, and directs any insurance company to make payment directly to Mortgagee to be applied to said unpaid indebtedness and hereby appoints Mortgagee as attorney-in-fact to endorse any draft. In the event of default under the terms of this instrument, Mortgagee is authorized to cancel said insurance and credit any premium refund received against such unpaid indebtedness. All policies may be retained by Mortgagee. Any insurance collected by Mortgagee may be applied at Mortgagee's option to the repair and restoration of said property, or upon the indebtedness of Mortgagor. Mortgagor agrees to repay Mortgagee on demand any payment made by Mortgagee preserving or protecting the lien of this mortgage against attachments, executions, and other claims of lien, Mortgagor shall pay all filing fees and state stamp taxes.

Description of Mortgaged Property now located in or about Mortgagor's premises at the residence set forth above (in addition to the Motor Vehicle(s), if any, described herein.

All property listed as security, in a certain Federal Disclosure Statement executed by and delivered to the Mortgagor(s) on even date.

INSURANCE - The Mortgagor(s) will provide insurance against loss of or damage to the property as the Mortgagee may reasonably require if the amount financed, less any charges for insurance, is \$300 or more and the value of the property is \$300 or more.

Year	Make	Model	Body Type	Vehicle Identification No.	N-U	Nb. Cyls.
1982	DAEWOO Datsun	Pick-UP	EC PU	JN6MD06Y8CN100641	U	04

All of the covenants and obligations herein contained shall be considered joint and several covenants and obligations of each maker and co-maker hereof.

IN WITNESS WHEREOF, the Debtor(s) have hereunto set their hands and seals on the Date of Note.

ACCEPTED: [Signature] SIGNED: George Mason Jr. (SEAL)  
BY [Signature] Mortgagor(s)  
His Agent  
Secured Party

SEE REVERSE SIDE FOR ADDITIONAL PROVISIONS  
001-00002 (D-F-H-L-L) ALABAMA MINI-CODE (10-92) COPY



LICENSED OFFICE: (CREDITOR)

FINANCING, INC.  
A Subsidiary of American General CorporationAMERICAN GENERAL FINANCE, INC.  
1848 OPELIKA ROAD  
AUBURN, ALFEDERAL  
DISCLOSURE  
STATEMENTAMERICAN  
GENERAL

ALABAMA 36083

Account Number

BU485004

BORROWER(S) (NAME &amp; ADDRESS)

MASON, JR, GEORGE,  
RT 2 BOX 451 LOT 26  
TUSKALOOGE AL 36083

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	First Payment Due Date	Amount of First Payment	Amount of Other Payments	Term of Loan	Life Charge
02/16/93	04/01/93		03/01/95	98.71	90.00	24	\$100

1. 1716.67 Amount Financed  
 2. 452.04 FINANCE CHARGE  
 3. 22.65 % ANNUAL PERCENTAGE RATE  
 4. 2168.71 Total of Payments

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)  
 FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)  
 ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)  
 TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed the amount shown above and not less than \$.50. (Does not apply to interest bearing loans.)

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.  
☒ may ☐ will not be entitled to a refund of part of the finance charge.

## SECURITY

You are giving a security interest in:

☐ The goods or property being purchased  
☒ Motor vehicle 1-1982 Datsun Pick-up VIN JN6MD06Y8CH100641;  
☒ Other 1-12 gauge Remington Shotgun; 2-GE VCR Players;

☐ You are giving a security interest in your real estate located at:

☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

INSURANCE: Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no credit life coverage during the three day rescission period.

Type	Premium	Signature
Single Decreasing Term Credit Life	\$ N/A	I want single credit life insurance. Signature: _____ First Named Borrower
Joint Decreasing Term Credit Life	\$ N/A	We want joint credit life insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower
Single Decreasing Term Credit Life & Single Disability	\$ 99.36	I want single credit life and disability insurance. Signatures: <u>George Mason Jr.</u> First Named Borrower
Joint Decreasing Term Credit Life & Single Disability on First Named Borrower	\$ N/A	We want joint credit life and single disability insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower

## CREDIT INSURANCE (LIFE AND DISABILITY) CANCELLATION OPTION

CANCELLATION: If you desire to do so you may, without penalty or obligation, within fifteen days from the date of loan set forth above, cancel all but not part of, the credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of all credit insurance premiums will be made.

## PERSONAL PROPERTY INSURANCE DISCLOSURE

You are not required to purchase or to have property insurance to secure this loan. If you choose to have such insurance and the amount financed and value of the property exceeds \$300, you may obtain property insurance from anyone you want. You should consider any homeowner's or other insurance which you may already have when deciding to purchase property insurance with this loan.

Within 15 days of purchasing property insurance on this loan and providing you have no claims, you may obtain a full refund of the cost of the insurance by surrendering your policy or by making a written request to this office for cancellation of the policy.

If you get property insurance from or through the creditor, it will be for a term of 24 months and you will pay \$ 54.90

I/We want property insurance.

George Mason Jr. Signature  
 \_\_\_\_\_ Signature

You may obtain physical damage insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get physical damage insurance from or through the creditor, it will be for a term of N/A months and you will pay \$ N/A

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We have received a copy of this Federal Disclosure Statement.

George Mason Jr. First Named Borrower 2-16-93 Date  
 \_\_\_\_\_ Second Named Borrower (If Applicable) \_\_\_\_\_ Date

**Yosemite Insurance Company**

A Subsidiary of American General Corporation

Suite 611, One Embarcadero Center • San Francisco, California 94111-3671

Property Insured
PERSONAL PROPERTY OF THE DEBTOR, IN WHICH THE NAME INSURED (CREDITOR) HAS A FINANCIAL INTEREST THROUGH AN INSTALLMENT OBLIGATION.

**A STOCK COMPANY**

<b>IMPORTANT</b>
ADDRESS ALL CORRESPONDENCE TO YOSEMITE INSURANCE COMPANY P.O. BOX 159 EVANSVILLE, INDIANA 47701-0159

CREDITOR

†

AMERICAN GENERAL FINANCE, INC.

1848 OPELIKA ROAD

AUBURN, AL

NO &amp; STREET

CITY

ALABAMA

36830

ZIP

CERTIFICATE NO. OR ACCOUNT NO.

80485004

NAME AND ADDRESS OF DEBTOR

MASON, JR, GEORGE,

RT 2 BOX 451 LOT 26

TUSKEGEE AL 36083

EFFECTIVE  
DATE

02/16/93

EXPIRATION  
DATE

3/01/95

TERM OF  
PROPERTY  
INSUR-  
ANCE

24

54.90

PROPERTY PREMIUM

AMOUNT OF  
PROPERTY INSURANCE  
\$ 1500.00

REFER TO THE MASTER POLICY FOR THE ENTIRE CONTRACT WORDING  
THE MASTER POLICY YMP 801 MAY BE VIEWED DURING REGULAR  
BUSINESS HOURS AT THE OFFICE OF THE CREDITOR SHOWN ABOVE

**DEBTORS'  
CERTIFICATE OF INSURANCE**

FREE EXAMINATION OF POLICY. Within the first FIFTEEN DAYS after this certificate is received, the Debtor may surrender it by delivering the certificate to the Insured through whom it was purchased. The full amount of the Debtor's premium will be refunded upon this surrender.

  
Authorized Representative

White Copy to Debtor and Canary Copy to Creditor/Insured





(CREDITOR)

**Finance, Inc.**  
A Subsidiary of American General Corporation

## CERTIFICATE SCHEDULE



**AMERICAN  
GENERAL**

AMERICAN GENERAL FINANCE, INC.  
1848 OPELIKA ROAD  
PELOHAM, AL

ALABAMA

Certificate No.

SEARCH CODE

Name and Address of INSURED DEBTOR (first person named below) and JOINT DEBTOR

JOHN J. CRONIN,  
PO BOX 451 LOT 20  
PELOHAM, AL 36064

Joint  
Debtors

Effective Date	Termination Date	Monthly Indemnity Disability Coverage	Debtors Age	Term
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\$ Premium for Joint Decreasing Term Life Coverage

\$ Premium for Decreasing Term Life Coverage (Insured Debtor Only)

\$ Premium for Disability Coverage (Insured Debtor Only)

\$ Premium for Level Term Life Coverage (Insured Debtor Only)

\$ Premium for Joint Level Term Life Coverage

SECOND BENEFICIARY

\$ Amount of Insurance

Disability Benefits are payable for days of disability in excess of the 0 day ELIMINATION PERIOD during periods of uninterrupted total disability which continues for at least the 14 day WAITING PERIOD.

## CREDIT LIFE AND/OR DISABILITY INSURANCE CERTIFICATE

MERIT LIFE INSURANCE CO.  
P.O. BOX 39  
EVANSVILLE, INDIANA 47701

MASTER POLICY NO.  
ML-140 (AL)

YOSEMITE INSURANCE COMPANY  
HOME OFFICE: SAN FRANCISCO, CA  
P.O. BOX 39  
EVANSVILLE, INDIANA 47701

MASTER POLICY NO.  
Y-11

This certificate is issued jointly by Merit Life Insurance Co. and Yosemite Insurance Company. Merit Life Insurance Co. shall be liable for the full amount of any claims resulting from the Credit Life Insurance coverage provided by this Certificate according to the terms of this Certificate and Yosemite Insurance Company shall be liable for the full amount of any claims resulting from the Credit Disability Insurance coverage provided by this certificate according to the terms of this Certificate. Notice of claim furnished to either of the insurers shall be sufficient notice to both insurers.

Credit Life Insurance Coverage is provided only for the kind of coverage and Amount of Insurance for which Premium is shown and paid, subject to the limits of this Certificate.

Credit Disability Insurance Coverage is provided only for the kind of coverage and amount of monthly indemnity for which Premium is shown and paid, subject to the limits of this Certificate.

## PROVISIONS APPLICABLE TO CREDIT LIFE INSURANCE COVERAGE

Merit Life Insurance Co.

P.O. Box 39

Evansville, Indiana 47701

(Herein Called The Company)

In Accordance with the Provisions and Conditions of the Group Credit Policy the Number of which is specified above.

## HEREBY INSURES

The first person named in the Certificate Schedule (herein called the Insured Debtor) and, if Joint Term Life is purchased, the person designated in the Certificate Schedule as the Joint Debtor, but only for the coverage or coverages for which a premium is shown in the Certificate Schedule. The death of either the Insured Debtor or the Joint Debtor shall immediately terminate the insurance of the other. If the death of the Insured Debtor and the Joint Debtor occur simultaneously, the death benefit shall be paid for the Insured Debtor only.

The proceeds of this Certificate shall be applied to reduce or extinguish the unpaid indebtedness to the Creditor, and whenever the amount exceeds the unpaid indebtedness, the excess shall be paid to the Second Beneficiary; except if Joint Term Life is purchased the excess shall be paid to the surviving insured unless the Insured Debtor and Joint Debtor die simultaneously, in which event the excess shall be paid to the Second Beneficiary named by the Insured Debtor.

**DEATH BENEFITS, DECREASING TERM LIFE INSURANCE**—The Company agrees to pay upon receipt of due proof of the death of either the Insured Debtor or the Joint Debtor, occurring during the term of this Certificate and while this Certificate is in force the amount of life insurance in force under this Certificate at the time of death. The amount of insurance in force beginning on the effective date of this Certificate shall be the initial amount of life insurance specified in the schedule. On the corresponding date of each succeeding month thereafter, during the term for which this Certificate is written, the amount of insurance in force shall progressively decrease by the amount of the monthly reduction determined by dividing the initial amount of Insurance specified in the Schedule by the number of months in the Term.

**DEATH BENEFITS, LEVEL TERM LIFE INSURANCE**—The Company agrees to pay upon receipt of due proof of the death of the Insured Debtor occurring during the term of this Certificate and while this Certificate is in force, the initial amount of life insurance shown in the schedule.

**EXCLUSIONS, LIMITATIONS AND REDUCTIONS**—The life insurance provided hereunder does not cover: (1) any person under the age of eighteen years or over the age of seventy years on the effective date of the Certificate. (2) Anyone who commits suicide within one year from the date of issue of the Certificate. Any premium paid to the Company for any period not covered by this Certificate will be returned.

Countersigned:

Licensed Resident Agent

CREDITOR-DEBTOR INSURANCE ONLY

ML-141

001-00002 (D-F-H-I-L-N) ALABAMA MINI-CODE (10-92)